

# Medicare Management Tips for 2021

## 1. Coronavirus Symptoms

If you ever have questions about whether the symptoms you have are COVID-19, contact your Dr. When you talk to your Dr. office or Dr., make sure you mention COVID-19 symptoms right away. This will reduce your costs (copays, coinsurance, and deductibles). These usual costs have been suspended right now due to the pandemic.

2. Check with all your healthcare professionals, clinics, hospitals, test sites to make sure they accept Medicare and accept what Medicare will pay for services. Check during the first of the year before you have any services. Some providers choose not to accept Medicare or they accept Medicare but not Medicare payment, which means that they can charge you up to 15% what they receive from Medicare payments. This 15% is out of your pocket. These expenses are called Medicare Part B Excess Charges. Some kinds of insurance cover these charges. Check to see if you have this kind of insurance or not.

3. An excellent resource for understanding Medicare is Medicare and Your 2021. You should have received it in the US postal mail during Sept.-Nov. 2020. This resource will help you to understand “How Medicare Works” (pages 5-8) and “How to get the Most out of Medicare” (page 9). This resource also has an excellent “Index of Topics (pages 10-14) for easy reference. If you have not received this resource, please contact Medicare Assistance Program of Oklahoma (contact information at the end of this flyer).

4. Make sure you understand how Medicare functions personally for you with your specific plans that work together with Medicare